

Information to identify the case:

Debtor 1	<u>Derek J Leary</u>	Social Security number or ITIN	xxx-xx-0113
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Michelle L Leary</u>	Social Security number or ITIN	xxx-xx-8820
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-33417-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Derek J Leary
aka Derek J Leary Sr

Michelle L Leary
aka Michelle L Sutton

2/17/23

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Derek J Leary
Michelle L Leary
Debtors

Case No. 17-33417-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Feb 17, 2023

Form ID: 3180W

Total Noticed: 70

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Derek J Leary, Michelle L Leary, 38 Tomasello Dr, Millville, NJ 08332-9423
cr	+ HMC Assets LLC, Knuckles, Komosinski & Manfro, LLP, 50 Tice Blvd, Woodcliff, NJ 07677-7654
cr	+ HMC Assets, LLC Solely in its capacity as Separate, Knuckles, Komosinski & Manfro, LLP, 565 Taxter Road, Suite 590, Elmsford, NY 10523-2300
cr	+ TD Auto Finance LLC, 950 New Loudon Rd., Latham, NY 12110-2100
cr	+ U.S. Bank Trust National Association, as Trustee o, Friedman Vartolo, LLP, 1325 Franklin Ave., Ste 160, Garden City, NY 11530-1631
517185433	+ Audi Financial Services, POB 5215, Carol Stream, IL 60197-5215
517185434	+ BSI, 314 S Franklin St 2nd Fl, POB 517, Titusville, PA 16354-0517
517386447	+ HMC ASSETS, LLC SOLELY IN ITS CAPACITY AS SEPARATE, c/o Knuckles Komosinski & Manfro LLP, 565 Taxter Road Suite 590, Elmsford NY 10523-2300
517282047	+ HMC Assets LLC, Knuckles, Komosinski & Elliott LLP, 565 Taxter Road, Elmsford, NY 10523-2300
517388954	+ HMC Assets, LLC, BSI Financial Services, 1425 Greenway Drice, Suite 400, Irving, TX 75038-2480
517810288	+ MTGLQ Investors, LP, KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
517202544	+ Members 1st of NJ Federal Credit Union, McKenna, DuPont, Higgins & Stone, PO Box 610, 229 Broad Street, Red Bank, NJ 07701-2009
517197413	+ Nelnet on behalf of NJHESAA, New Jersey Higher Ed Student Asst Auth, 4 Quakerbridge Plaza PO Box 548, Trenton NJ 08625-0548
517185455	+ Police and Fire FCU, 901 Arch St, Philadelphia, pa 19107-2495
517185456	+ State of New Jersey, Division of Taxation, 50 Barrack St POB 269, Trenton, New Jersey 08646-0269
517366859	State of New Jersey, Department of Treasury, Division of Taxation, PO BOX 245, Trenton NJ 08695-0245
517248670	+ TD Auto Finance LLC, Schiller, Knapp, Lefkowitz & Hertzell LLP, 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835
517185459	TDBank Auto, POB 99755, Sacramento, CA 95899

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 17 2023 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 17 2023 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: GMACFS.COM	Feb 18 2023 01:34:00	Ally Capital, serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004
517197215	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 17 2023 20:42:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
517185444	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 17 2023 20:42:00	Honda Financial, POB 1844, Alpharetta, GA 30023
517213820	EDI: GMACFS.COM	Feb 18 2023 01:34:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
517185430	+ EDI: GMACFS.COM	Feb 18 2023 01:34:00	Ally Financial, POB 380901, Bloomington, MN 55438-0901
517185431	+ EDI: RMSC.COM	Feb 18 2023 01:34:00	Amazon, PO Box 960013, Orlando, FL

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			32896-0013
517185432	+ EDI: RMSC.COM	Feb 18 2023 01:34:00	American Eagle, PO Box 530942, Atlanta, GA 30353-0942
517185435	+ EDI: CAPITALONE.COM	Feb 18 2023 01:34:00	Capital One Bank (USA), PO Box 6492, Carol Stream, IL 60197-6492
517279304	Email/PDF: bncnotices@becket-lee.com	Feb 17 2023 20:57:54	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517185437	+ EDI: RMSC.COM	Feb 18 2023 01:34:00	Care Credit, PO Box 960061, Orlando, FL 32896-0061
517185438	+ EDI: CITICORP.COM	Feb 18 2023 01:34:00	Citi Cards, PO Box 9001037, Louisville, KY 40290-1037
517185439	+ Email/PDF: creditonebknottifications@resurgent.com	Feb 17 2023 20:45:09	Credit One, PO Box 98873, Las Vegas, NV 89193-8873
517185440	+ EDI: RMSC.COM	Feb 18 2023 01:34:00	Dicks, PO Box 530916, Atlanta, GA 30353-0916
517185441	+ EDI: DISCOVER.COM	Feb 18 2023 01:34:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
517204069	+ EDI: DISCOVER.COM	Feb 18 2023 01:34:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany Ohio 43054-3025
517185442	Email/Text: BNSFN@capitalsvcs.com	Feb 17 2023 20:41:00	First National Credit Card, PO Box 2496, Omaha, NE 68103
517185443	+ Email/Text: bankruptcy@fult.com	Feb 17 2023 20:42:00	Fulton Bank, 533 Fellowship Rd #250, Mt laurel, NJ 08054-3411
517185445	+ EDI: IRS.COM	Feb 18 2023 01:34:00	IRS, POB 7346, Philadelphia, Pennsylvania 19101-7346
517185436	EDI: JPMORGANCHASE	Feb 18 2023 01:34:00	Cardmember Service, PO Box 1423, Charlotte, NC 28201
518886741	Email/Text: legaldivision@kheaa.com	Feb 17 2023 20:41:00	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
518886742	Email/Text: legaldivision@kheaa.com	Feb 17 2023 20:41:00	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798, KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
517185446	+ Email/Text: PBNCNotifications@peritusservices.com	Feb 17 2023 20:41:00	Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
517382063	Email/PDF: resurgentbknottifications@resurgent.com	Feb 17 2023 20:45:10	LVNV Funding, LLC its successors and assigns as, assignee of LendingClub Corporation, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517382070	Email/PDF: resurgentbknottifications@resurgent.com	Feb 17 2023 20:45:11	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517382100	Email/PDF: resurgentbknottifications@resurgent.com	Feb 17 2023 20:45:11	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517382061	Email/PDF: resurgentbknottifications@resurgent.com	Feb 17 2023 20:45:11	LVNV Funding, LLC its successors and assigns as, assignee of LGI SPV I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517185447	+ EDI: LENDNGCLUB	Feb 18 2023 01:34:00	Lending Club, 71 Stevenson Street Suite 300, San Francisco, CA 94105-2985
517185448	+ EDI: RMSC.COM	Feb 18 2023 01:34:00	Lowes, PO Box 530914, Atlanta, GA 30353-0914
517382863	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 17 2023 20:45:17	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

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517341054	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 17 2023 20:42:00	MIDLAND FUNDING LLC, PO BOX 2011, Warren MI 48090-2011
518462637	+ Email/Text: flyersprod.inbound@axisai.com	Feb 17 2023 20:41:00	MTGLQ Investors, LP, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708, MTGLQ Investors, LP, c/o Rushmore Loan Management Services 92619-2708
518462636	Email/Text: flyersprod.inbound@axisai.com	Feb 17 2023 20:41:00	MTGLQ Investors, LP, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708
517185449	+ Email/Text: ecrean@membersonenj.org	Feb 17 2023 20:41:00	Member's 1st FCU, 37 W Landis Ave, Vineland, NJ 08360-8122
517185450	+ Email/Text: bmyers@membersonenj.org	Feb 17 2023 20:42:00	Members 1st of NJ FCU, 37 West Landis Ave., Vineland, NJ 08360-8122
517185451	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 17 2023 20:45:08	Merrick Bank, PO Box 660702, Dallas, TX 75266-0702
517185452	+ Email/Text: electronicbkydocs@nelnet.net	Feb 17 2023 20:42:00	Nelnet, PO Box 2970, Omaha, NE 68103-2970
517185453	+ EDI: WFNNB.COM	Feb 18 2023 01:34:00	New York & Co., PO Box 659728, San Antonio, TX 78265-9728
517826588	EDI: PRA.COM	Feb 18 2023 01:34:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517826589	EDI: PRA.COM	Feb 18 2023 01:34:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517185454	+ EDI: RMSC.COM	Feb 18 2023 01:34:00	Pay Pal Credit, PO Box 105658, Atlanta, GA 30348-5658
517185455	+ Email/Text: bankruptcy1@pffcu.org	Feb 17 2023 20:41:00	Police and Fire FCU, 901 Arch St, Philadelphia, pa 19107-2495
517375324	EDI: Q3G.COM	Feb 18 2023 01:34:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517186190	+ EDI: RMSC.COM	Feb 18 2023 01:34:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517247164	+ EDI: LCITDAUTO	Feb 18 2023 01:34:00	TD Auto Finance, LLC, Trustee Payment Department, PO Box 16041, Lewiston, ME 04243-9523
517386593	+ Email/Text: bncmail@w-legal.com	Feb 17 2023 20:42:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517185457	+ EDI: WTRRN BANK.COM	Feb 18 2023 01:34:00	Target, PO Box 660170, Dallas, TX 75266-0170
517185458	+ EDI: WTRRN BANK.COM	Feb 18 2023 01:34:00	Target Card Services, PO Box 660170, Dallas, TX 75266-0170
517215867	+ Email/Text: VWBKNotices@nationalbankruptcy.com	Feb 17 2023 20:41:00	VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
517185460	+ EDI: WFNNB.COM	Feb 18 2023 01:34:00	Victoria's Secret, PO Box 182273, Columbus, OH 43218-2273
517185462	+ EDI: RMSC.COM	Feb 18 2023 01:34:00	Walmart, PO Box 530927, Atlanta, GA 30353-0927
517185461	+ EDI: RMSC.COM	Feb 18 2023 01:34:00	Walmart, PO Box 960024, Orlando, FL 32896-0024

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Members 1st of NJ Federal Credit Union, McKenna, DuPont, Higgins & Stone, PO Box 610, 229 Broad Street, Red Bank, NJ 07701-2009
517315395	*+	VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 19, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 17, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor VW Credit Inc. dba Audi Financial Services dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor U.S. Bank Trust National Association as trustee of Tiki Series IV Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor U.S. Bank Trust National Association as Trustee of the Dwelling Series IV Trust dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor MTGLQ Investors LP dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmil@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor Ally Capital ecfmil@mortoncraig.com mortoncraigecef@gmail.com
Karen B. Olson	on behalf of Creditor HMC Assets LLC kbo@kmlp.com
Karen B. Olson	on behalf of Creditor HMC Assets LLC Solely in its capacity as Separate Trustee of Community Development Fund III Trust kbo@kmlp.com
Kevin Gordon McDonald	on behalf of Creditor MTGLQ Investors LP kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Michael R. DuPont	on behalf of Creditor Members 1st of NJ Federal Credit Union dupont@redbanklaw.com lori@redbanklaw.com
R. A. Lebron	on behalf of Creditor FULTON BANK OF NEW JERSEY bankruptcy@fskslaw.com
Richard James Tracy, III	

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on behalf of Creditor TD Auto Finance LLC richard.tracy.iii@gmail.com
tshariff@schillerknapp.com;kcollins@schillerknapp.com;ahight@schillerknapp.com

Terry Tucker

on behalf of Debtor Derek J Leary terrytucker@comcast.net

Terry Tucker

on behalf of Joint Debtor Michelle L Leary terrytucker@comcast.net

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 16